

Certificate Number: 02910-PR-DE-014193071

Bankruptcy Case Number: 11-00578



02910-PR-DE-014193071

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 14, 2011, at 9:57 o'clock PM EDT, Samarie Ortiz completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: March 14, 2011 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor